

United States Bankruptcy Court
Eastern District of New York

In re:
Lisa Vitale
Debtor

Case No. 20-43129-jmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin

Page 1 of 2

Date Rcvd: Feb 03, 2023

Form ID: 318DI7

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2023:

Recip ID	Recipient Name and Address
db	#+ Lisa Vitale, 440 Maryland Ave, Staten Island, NY 10305-5128
aty	+ Windels Marx Lane & Mittendorf, LLP, 156 West 56th Street, New York, NY 10019-3800
smg	+ Office of the United States Trustee, Eastern District of NY (Brooklyn), Alexander Hamilton Custom House, One Bowling Green, Room 510, New York, NY 10004-1415

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: DOFBankruptcy@finance.nyc.gov	Feb 03 2023 18:16:00	NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739
smg	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Feb 03 2023 18:16:00	NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: labor.sm.ui.bankruptcy@labor.ny.gov	Feb 03 2023 18:16:00	NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
9916551	Email/PDF: bncnotices@becket-lee.com	Feb 03 2023 18:27:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
9877326	+ Email/PDF: bncnotices@becket-lee.com	Feb 03 2023 18:27:09	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
9877327	+ EDI: CITICORP.COM	Feb 03 2023 23:19:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
9916222	EDI: CITICORP.COM	Feb 03 2023 23:19:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
9877328	EDI: DISCOVER.COM	Feb 03 2023 23:19:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
9906852	EDI: DISCOVER.COM	Feb 03 2023 23:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
9877329	+ EDI: DISCOVERPL	Feb 03 2023 23:19:00	Discover Personal Loan, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
9929915	EDI: JEFFERSONCAP.COM	Feb 03 2023 23:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
9877331	+ EDI: RMSC.COM	Feb 03 2023 23:19:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
9877330	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 03 2023 18:16:00	Lexus Financial, POB 5855, Carol Stream, IL 00009-7000
9899389	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 03 2023 18:16:00	Toyota Motor Credit Corporation, 14841 Dallas

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Parkway, Suite 425, Dallas, Texas 75254-8067

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2023 at the address(es) listed below:

Name	Email Address
Alan Nisselson	on behalf of Trustee Alan Nisselson anisselson@windelsmarx.com theston@windelsmarx.com;mcorwin@windelsmarx.com;n159@ecfbis.com
Alan Nisselson	anisselson@windelsmarx.com theston@windelsmarx.com;mcorwin@windelsmarx.com;n159@ecfbis.com
Jay Meyers	on behalf of Debtor Lisa Vitale sibankruptcylawyer@gmail.com meyersjr79350@notify.bestcase.com
Office of the United States Trustee	USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Lisa Vitale</u>	Social Security number or ITIN	xxx-xx-1631
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of New York			
Case number: 1-20-43129-jmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lisa Vitale

2/3/23

By the court: Jil Mazer-Marino
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.